Case 09-38212 Doc 1 Filed 10/13/09 Entered 10/13/09 18:28:07 Desc Main UNITED 9 TAMES BANKARY PT OF 56 OURT NORTHERN DISTRICT OF ILLINOIS

EASTERN DIVISION

Diana F	arlinger Farlinger ebtor(s)		apter 7 nkruptcy	, Case No.	
	DECLARATION REGA Signed by Debtor(s) To Be Used Whe	or Corporate I	Represe	ntative	
PART A.	I - DECLARATION OF PETITIONER To be completed in all cases.	Ī	Date:		
number applicat consent Bankrup understa	I(We) Peter Farlinger and Diana Farlinger declare under penalty of perjury that the informand the information provided in the electronic ion to pay filing fee in installments, and Application will apply to my attorney sending the petition, statementary Court. I understand that this DECLARATION will and 105.	mation I have give cally filed petition cation for Waive ints, schedules, a ION must be file	ven my an, statemer of the Cand this Ind with the	attorney, including correct tents, schedules, and if an Chapter 7 Filing Fee, is tru DECLARATION to the Unite Clerk in addition to the p	social security pplicable, ue and correct. I ited States petition. I
B.	To be checked and applicable only if the perconsumer debts and who has (or have) chosen				bts are primarily
Ø	I(we) am(are) aware that I(we) may proce I(we) understand the relief available unde I(we) request relief in accordance with cha	r each such cha			
C.	To be checked and applicable only if the pet	ition is a corpora	ation, pa	rtnership, or limited liabilit	ty entity.
	I declare under penalty of perjury that the have been authorized to file this petition with the chapter specified in the petition.				
Signatu	re:s/ Peter Farlinger	Signatu	re: s/ Di	ana Farlinger	

Diana Farlinger

(Joint Debtor)

Peter Farlinger

(Debtor or Corporate Officer, Partner or Member)

Capital One
POB 30285
Salt Lake City UT 84130-0285

Chase POB 78420 Phoenix AZ 85062-8420

Chase Bank USA c/o National Action Financial Ser I POB 9027 Williamsville NY 14231-9027

Citi Simplicity Card POB 688915 Des Moines IA 50368-8915

Citibank Home Depot c/o Northland Group Inc POB 390905 Minneapolis MN 55439

Citifinancial POB 6931 The Lakes NV 88901-6931

State Farm Bank POB 5961 Madison WI 53705-0961

Citifinancial Retail Services POB 183041 Columbus OH 43218-3041

Dell Financial Services POB 6403 Carol Stream, IL 60197-6403

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Direct Loans
US Dept of Education
POB 530260
Atlanta, GA 30353

Home Depot Credit Services c/o Northland Group Inc POB 390905 Edina MN 55439

HSBC Retail Services POB 17264 Baltimore MD 21297-1264

Old Navy c/o Zwicker & Assoc PC 80 Minuteman Rd Andover MA 01810-1008

Sprint c/o North Shore Agency Inc 270 Spagnoli Rd #111 Melville NY 11747-3515

Target National Bank c/o Bonded Collection Corp 29 East Madison St #1650 Chicago IL 60602

Toys R Us POB 15325 Wilmington, DE 19886-5325

Wachovia Dealer Services POB 51457 Ontario CA 91761

Wells Fargo POB 60510 Los Angeles, CA 90060-0510

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Document Page 4 of 56 Wells Fargo Financial POB 98791
Las Vegas NV 89193-8791

Wells Fargo Financial Visa POB 98791 Las Vegas NV 89193-8791 Case 09-38212 Doc 1 Filed 10/13/09 Entered 10/13/09 18:28:07 Desc Main Document Page 5 of 56

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Peter Fa Diana F	arlinger arlinger	Bankruptcy Case Number:
	VERIFICATION	I OF CREDITOR MATRIX
		Number of Creditors:
The abo knowled		list of creditors is true and correct to the best of my (our)
Dated:	10/13/2009	s/ Peter Farlinger
		Peter Farlinger Debtor
		s/ Diana Farlinger
		Diana Farlinger
		Joint Debtor

B 1 (Official F@ 18/18/18/18) Doc 1 Filed 10/13/09 Entered 10/13/09 18:28:07 Desc Main United States Bankruptum Centre Page 6 of 56 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Farlinger, Peter, Farlinger, Diana, All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 4273 than one, state all): 2599 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1238 South Highland Avenue 1238 South Highland Avenue Berwyn, IL Berwyn, IL ZIP CODE ZIP CODE 60402 60402 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: COOK COOK Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) Health Care Business ☐ Chapter 15 Petition for Chapter 7 Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) Nature of Debts Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ✓ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10.000 100.000 100.000 5.000 25,000 50.000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \Box \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official F@ppg\$@ (0'98 '88212		Desc Mark B1, Page 2
Voluntary Petition Document	Name grand for spin of	
(This page must be completed and filed in every case)	Peter Farlinger, Diana Farlinger	
All Prior Bankruptcy Cases Filed Within La	${f st~8~Years}$ (If more than two, attach additional sheet.)	_
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is a whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ng petition, declare that I ceed under chapter 7, 11, xplained the relief
Exhibit A is attached and made a part of this petition.	X s/JQuinn	10/13/2009
	Signature of Attorney for Debtor(s) Jill Rose Quinn	Date 06184392
Ext	hibit C	
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No	threat of imminent and identifiable harm to public heal	th or safety?
Exh	aibit D	
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)	
☐ Exhibit D completed and signed by the debtor is attached and made a part of the	his petition.	
If this is a joint petition:		
☐ Exhibit D also completed and signed by the joint debtor is attached and made:	a part of this patition	
Information Regard	ding the Debtor - Venue applicable box)	
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or	of business, or principal assets in this District for 180 da	ays immediately
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal plan has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal	
	des as a Tenant of Residential Property oplicable boxes.)	
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the following).	
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		ed to cure the
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	after the
Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(1)).	

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Voluntary Petition Document	Dana & of 56				
Voluntary Petition Document (This page must be completed and filed in every case)	Name George Sp. 56 Peter Farlinger, Diana Farlinger				
(This page must be completed and field in every case)					
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true	I declare under penalty of perjury that the information provided in this petition is true				
and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.				
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	(Check only one box.)				
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.					
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X s/ Peter Farlinger	X Not Applicable				
Signature of Debtor Peter Farlinger	(Signature of Foreign Representative)				
X s/ Diana Farlinger					
Signature of Joint Debtor Diana Farlinger	(Printed Name of Foreign Representative)				
Telephone Number (If not represented by attorney)					
10/13/2009	Date				
Date					
Signature of Attorney X s/JQuinn	Signature of Non-Attorney Petition Preparer				
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined				
Jill Rose Quinn Bar No. 06184392	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11				
Printed Name of Attorney for Debtor(s) / Bar No.	U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable				
•	by bankruptcy petition preparers, I have given the debtor notice of the maximum amount				
Law Offices of Jill Rose Quinn	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.				
Firm Name					
4825 North Mason Avenue, #104-105 Chicago, Illinois 60630					
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer				
	Printed Name and title, if any, of Bankrupicy Petition Preparet				
(773) 777-9277 (773)777-9275					
(773) 777-9277 (773) 777-9275 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of				
10/13/2009	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Date					
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)	X Not Applicable				
I declare under penalty of perjury that the information provided in this petition is true					
and correct, and that I have been authorized to file this petition on behalf of the	Date				
debtor.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
•	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an				
X Not Applicable Signature of Authorized Individual	individual.				
Signature of Authorized marvidual	If more than one person prepared this document, attach to the appropriate official form for each person.				
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or				
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.				
1					

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B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re	Peter Farlinger Diana Farlinger	Case No.	
	Debtor(s)	(if known)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Ca	ise 09-382	212	Doc 1	Filed 10/13/09	Entered 10/13/09 18:28:0	7 Desc Main
B 1D (Official Forn	n 1, E	xh. D) (12/	Document 08) – Cont.	Page 10 of 56	
statem	ent.] [Must b	e <i>acc</i> o Inc icienc	ompanied b apacity. (De y so as to b	<i>y a motion for determ</i> efined in 11 U.S.C. §	seling briefing because of: [Check the nination by the court.] 109(h)(4) as impaired by reason of r ng and making rational decisions wit	mental illness or
	unable, aft through the	er rea	sonable eff	_	109(h)(4) as physically impaired to the credit counseling briefing in person,	_
		Act	tive military	duty in a military cor	mbat zone.	
require				ustee or bankruptcy a es not apply in this di	dministrator has determined that the istrict.	credit counseling
	I certify ur	nder p	enalty of p	perjury that the info	rmation provided above is true and	d correct.
Signat	ure of Debtor		Peter Farlir ter Farlinge			
Date:	10/13/2009					

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B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re	Peter Farlinger Diana Farlinger	Case No.	
	Debtor(s)	_	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☑ 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Filed 10/13/09 Case 09-38212 Doc 1 Entered 10/13/09 18:28:07 Desc Main Document Page 12 of 56 B 1D (Official Form 1, Exh. D) (12/08) – Cont. ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: s/ Diana Farlinger Diana Farlinger Date: 10/13/2009

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B6A (Official Form 6A) (12/07)

In re:	Peter Farlinger	Diana Farlinger	C		
	-		Debtors	-,	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
single family home at 1238 S. Highland Ave. Berwyn, IL 60402	Fee Owner	J	\$ 235,000.00	\$ 231,622.99
	Total	>	\$ 235,000.00	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Peter Farlinger	Diana Farlinger		Case No.	
			Debtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

		T		
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	Х			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	х			
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		appliances - furniture	J	1,100.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.		clothing	J	100.00
7. Furs and jewelry.			J	0.00
Furs and jewelry.		jewelry	J	300.00
Firearms and sports, photographic, and other hobby equipment.	X			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 		life insurance	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		401K	J	2,000.00
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Peter Farlinger	Diana Farlinger		Case No.	
			Debtors	_,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Pontiac Grand Am	J	6,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Х			
31. Animals.		German Shepard Dog	J	25.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	1 continuation sheets attached Tota	al >	\$ 9,525.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Peter Farlinger	Diana Farlinger		Case No.	
			Debtors	,	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2005 Pontiac Grand Am	735 ILCS 5/12-1001(c)	1,000.00	6,000.00
401K	735 ILCS 5/12-1006	0.00	2,000.00
appliances - furniture	735 ILCS 5/12-1001(b)	1,100.00	1,100.00
clothing	735 ILCS 5/12-1001(a),(e)	0.00	100.00
	735 ILCS 5/12-1001(b)	100.00	
German Shepard Dog	735 ILCS 5/12-1001(b)	25.00	25.00
jewelry	735 ILCS 5/12-1001(b)	300.00	300.00
single family home at 1238 S. Highland Ave. Berwyn, IL 60402	735 ILCS 5/12-901	3,377.01	235,000.00

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B6D (Official Form 6D) (12/07)

In re	Peter Farlinger	Diana Farlinger		,	Case No.	
			Debtors			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OB COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
POB 78420 Phoenix A7 85062-8420		Mortgage single family home at 1238 S. Highland Ave. Berwyn, IL 60402 VALUE \$235,000.00				231,623.00	0.00	
ACCOUNT NO. 502-3741-0080-99-9001 Wells Fargo POB 60510 Los Angeles, CA 90060-0510		н	2005 Pontiac Grand Am VALUE \$6,000.00				8,900.00	2,900.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 240,523.00	\$ 2,900.00
\$ 240,523.00	\$ 2,900.00

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Debtors

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(If known)

or

B6E (Official Form 6E) (12/07)

Peter Farlinger Diana Farlinger In re

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
•	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in I.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
appo	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pintment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the ation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug her substance. 11 U.S.C. § 507(a)(10).
adju	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of stment.

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Peter Farlinger	Diana Farlinger		Case No.	
	reter ranniger	Diana i annigei	Debtors	-,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$	0.00	\$	0.00
\$ 0.00				
	\$	0.00	\$	0.00
	Ψ	0.00	Ť	0.00

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B6F (Official Form 6F) (12/07)

In re	Peter Farlinger	Diana Farlinger		Case No.	
			Debtors	•	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4862-3621-4423-9889		н					3,800.00
Capital One POB 30285 Salt Lake City UT 84130-0285			consumer goods				
ACCOUNT NO. 4266-8411-1315-2977		w					3,892.04
Chase Bank USA c/o National Action Financial Ser I POB 9027 Williamsville NY 14231-9027			consumer goods				3,332.3
ACCOUNT NO. 5424-1807-0332-7731		н	_				8,295.64
Citi Simplicity Card POB 688915 Des Moines IA 50368-8915			consumer goods				
ACCOUNT NO. 6035-3201-5448-4511		w					5,750.58
Citibank Home Depot c/o Northland Group Inc POB 390905 Minneapolis MN 55439			consumer goods				,
ACCOUNT NO. 6733-0658-0309-186		Н	2				11,961.01
Citifinancial POB 6931 The Lakes NV 88901-6931			consumer goods				

3 Continuation sheets attached

Subtotal > \$ 33,699.27

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Peter Farlinger	Diana Farlinger		Case No	
	<u> </u>		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6032-5903-2349-9110		Н					1,601.34
Citifinancial Retail Services POB 183041 Columbus OH 43218-3041			consumer goods				
ACCOUNT NO. 6879-4501-2905-7563-903		w					1,600.00
Dell Financial Services POB 6403 Carol Stream, IL 60197-6403		consumer goods					
ACCOUNT NO. 2599		w	-				9,007.61
Direct Loans US Dept of Education POB 530260 Atlanta, GA 30353			student loan				
ACCOUNT NO. 5424-1807-0332-7731		Н	_				8,295.64
Home Depot Credit Services c/o Northland Group Inc POB 390905 Edina MN 55439			consumer goods				
ACCOUNT NO. 12-4893-0661		W					859.15
HSBC Retail Services POB 17264 Baltimore MD 21297-1264			consumer goods				

Sheet no. $\underline{1}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 21,363.74

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-38212 Doc 1 Filed 10/13/09 Entered 10/13/09 18:28:07 Desc Main Document Page 22 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Peter Farlinger	Diana Farlinger		Case No	
	<u> </u>		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6018-5960-3335-6308		w					3,187.62
Old Navy c/o Zwicker & Assoc PC 80 Minuteman Rd Andover MA 01810-1008			consumer goods				
ACCOUNT NO. 7982-70-845		н					206.65
Sprint c/o North Shore Agency Inc 270 Spagnoli Rd #111 Melville NY 11747-3515		consumer goods					
ACCOUNT NO. 0852-8177-6470-0001		Н	-				10,366.12
State Farm Bank POB 5961 Madison WI 53705-0961			consumer goods				
ACCOUNT NO. 4352-3717-3128-5145		w					3,256.71
Target National Bank c/o Bonded Collection Corp 29 East Madison St #1650 Chicago IL 60602		consumer goods					
ACCOUNT NO. 5888-9631-0320-7523		W					683.88
Toys R Us POB 15325 Wilmington, DE 19886-5325			consumer goods				

Sheet no. $\underline{2}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 17,700.98

Total > Chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-38212 Doc 1 Filed 10/13/09 Entered 10/13/09 18:28:07 Desc Main Document Page 23 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Peter Farlinger	Diana Farlinger		Case No.	
	<u> </u>		Dobtors	,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5769-065-188		J					17,570.89
Wachovia Dealer Services POB 51457 Ontario CA 91761			consumer goods: repo'd vehicle				
ACCOUNT NO. 6048-7000-0424-1077		Н					5,967.32
Wells Fargo Financial POB 98791 Las Vegas NV 89193-8791		consumer goods					
ACCOUNT NO. 4071-1000-1632-0644		Н					2,575.73
Wells Fargo Financial Visa POB 98791 Las Vegas NV 89193-8791			consumer goods				

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 26,113.94

Total > Schedule F.)

Jill Rose Quinn 06184392 Law Offices of Jill Rose Quinn 4825 North Mason Avenue, #104-105 Chicago, Illinois 60630

(773) 777-9277 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois
Eastern Division

In Re:

Debtor: Peter Farlinger Case No:
Social Security Number: 4273
Chapter 7

Joint Debtor: Diana Farlinger

Social Security Number: 2599 Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Capital One POB 30285 Salt Lake City UT 84130-0285	Unsecured Claims	\$ 3,800.00
2.	Chase POB 78420 Phoenix AZ 85062-8420	Secured Claims	\$ 231,623.00
3.	Chase Bank USA c/o National Action Financial Ser I POB 9027 Williamsville NY 14231-9027	Unsecured Claims	\$ 3,892.04
4.	Citi Simplicity Card POB 688915 Des Moines IA 50368-8915	Unsecured Claims	\$ 8,295.64
5.	Citibank Home Depot c/o Northland Group Inc POB 390905 Minneapolis MN 55439	Unsecured Claims	\$ 5,750.58

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In re:	Peter Farlinger Diana Farlinger	Case No.	
6.	Citifinancial POB 6931 The Lakes NV 88901-6931	Unsecured Claims	\$ 11,961.01
7.	State Farm Bank POB 5961 Madison WI 53705-0961	Unsecured Claims	\$ 10,366.12
8.	Citifinancial Retail Services POB 183041 Columbus OH 43218-3041	Unsecured Claims	\$ 1,601.34
9.	Dell Financial Services POB 6403 Carol Stream, IL 60197-6403	Unsecured Claims	\$ 1,600.00
10.	Direct Loans US Dept of Education POB 530260 Atlanta, GA 30353	Unsecured Claims	\$ 9,007.61
11.	Home Depot Credit Services c/o Northland Group Inc POB 390905 Edina MN 55439	Unsecured Claims	\$ 8,295.64
12.	HSBC Retail Services POB 17264 Baltimore MD 21297-1264	Unsecured Claims	\$ 859.15
13.	Old Navy c/o Zwicker & Assoc PC 80 Minuteman Rd Andover MA 01810-1008	Unsecured Claims	\$ 3,187.62
14.	Sprint c/o North Shore Agency Inc 270 Spagnoli Rd #111 Melville NY 11747-3515	Unsecured Claims	\$ 206.65

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In re:	Peter Farlinger Diana Farlinger	Case I	No
15.	Target National Bank c/o Bonded Collection Corp 29 East Madison St #1650 Chicago IL 60602	Unsecured Claims	\$ 3,256.71
16.	Toys R Us POB 15325 Wilmington, DE 19886-5325	Unsecured Claims	\$ 683.88
17.	Wachovia Dealer Services POB 51457 Ontario CA 91761	Unsecured Claims	\$ 17,570.89
18.	Wells Fargo POB 60510 Los Angeles, CA 90060-0510	Secured Claims	\$ 8,900.00
19.	Wells Fargo Financial POB 98791 Las Vegas NV 89193-8791	Unsecured Claims	\$ 5,967.32
20.	Wells Fargo Financial Visa POB 98791 Las Vegas NV 89193-8791	Unsecured Claims	\$ 2,575.73

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ln re:	Peter Farlinger	Case No
	Diana Farlinger	

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Peter Farlinger**, and I, **Diana Farlinger**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **3 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature:	s/ Peter Farlinger	
Ü	Peter Farlinger	
Dated:	10/13/2009	<u> </u>
Signature:	<u>s/ Diana Farlinger</u> Diana Farlinger	
Dated:	10/13/2009	

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In re:	Peter Farlinger	Diana Farlinger		Case No.	
			Debtors		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 09-38212 B6H (Official Form 6H) (12/07)	Doc 1	Filed 10/13/09 Document	Entered 10/13/09 18:28:07 Page 29 of 56	Desc Main			
In re: Peter Farlinger Diana Fa	rlinger	Debtors	Case No.	(If known)			
SCHEDULE H - CODEBTORS Check this box if debtor has no codebtors.							
NAME AND ADDRES	SS OF CODEE	BTOR	NAME AND ADDRESS O	F CREDITOR			

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In re	Peter Farlinger Diana Farlinger		Case No.		
		Debtors		(If known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF	DEPENDENTS OF DEBTOR AND SPOUSE			
	RELATIONSHIP(S):		AGE	(S):	
	daughter			20	
	daughter			15	
	daughter			4	
Employment:	DEBTOR	SPOUSE	:		
Occupation un	emplolyed	Branch manager			
Name of Employer		Diamond Bank			
How long employed		May 1998			
Address of Employer		100 W. North Ave Chicago IL 60610			
INCOME: (Estimate of average case filed)	or projected monthly income at time	DEBTOR		SPOUSE	
1. Monthly gross wages, salary,	and commissions	\$0.00	\$_	3,433.34	
(Prorate if not paid monthly 2. Estimate monthly overtime	y.)	\$	\$_	0.00	
3. SUBTOTAL		\$0.00	\$	3,433.34	
4. LESS PAYROLL DEDUCTION	ONS				
a. Payroll taxes and socia	I security	\$		<u>545.56</u>	
b. Insurance		\$	_	112.88	
c. Union dues		\$0.00	\$_	0.00	
d. Other (Specify)		\$0.00	\$_	0.00	
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$0.00	\$_	658.44	
6. TOTAL NET MONTHLY TAI	KE HOME PAY	\$0.00	\$_	2,774.90	
	on of business or profession or farm				
(Attach detailed statement)	\$0.00	_	0.00	
8. Income from real property		\$0.00		0.00	
9. Interest and dividends		\$0.00	\$_	0.00	
debtor's use or that of dep		\$0.00	\$_	0.00	
 Social security or other goven Specify) <u>unemployment</u> 		\$ 1,500.00	\$	0.00	
12. Pension or retirement incom		\$ 0.00		0.00	
13. Other monthly income	ic .	·	-	<u> </u>	
•		. 0.00		0.00	
(Specify)		\$0.00	\$ _	0.00	
14. SUBTOTAL OF LINES 7 T	THROUGH 13	\$1,500.00	\$_	0.00	
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$\$ 1,500.00	\$_	2,774.90	
16. COMBINED AVERAGE Mototals from line 15)	ONTHLY INCOME: (Combine column	\$ 4,27	4.90		
totalo from line 13)		(Report also on Summary of Schedules and, if applicable, on			

Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

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In re Peter Farlinger Diana Farlinger

Case No.

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE			

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B6J (Official Form 6J) (12/07)

In re Peter Farlinger Diana Farlinger	Case No.	
Debtors	(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (included lot rented for mobile home) 1,721. 2. 2. 3. 3. 3. 3. 3. 3	Complete this schedule by estimating the average or projected monthly expenses of the debtor and the carry payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly differ from the deductions from income allowed on Form22A or 22C.		
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No ✓ b. Is property insurance included? Yes No ✓ 2. Utilities: a. Electricity and heating fuel \$ 3000. b. Water and sewer \$ 6.65. c. Telephone \$ 1000. d. Other Comcast Cable \$ 1000. d. Other Comcast Cable \$ 1000. d. Other Comcast Cable \$ 1000. d. Home maintenance (repairs and upkeep) \$ 500. d. Food \$ 500. c. Clothing \$ 500. d. Food \$ 500. d. Laundry and dry cleaning \$ 500. d. Food \$ 500.	Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a	a separate schedule of	
a. Are real estate taxes included? Yes No V 1. bis property insurance included? Yes No V 2. Utilities: a. Electricity and heating fuel \$ 3000. b. Water and sewer \$ 65. c. Telephone \$ 1000. d. Other Comcast Cable \$ 1000. d. Other Comcast Cable \$ 500. d. Food \$ 500. f. Ecod \$	·	\$	4 704 74
D. Is property insurance included? Yes No		Ψ	1,/21./1
2. Utilities: a. Electricity and heating fuel \$ 300. b. Water and sewer \$ 65. c. Telephone \$ 100. d. Other Comcast Cable \$ 100. 3. Home maintenance (repairs and upkeep) \$ 50. 4. Food \$ 500. 5. Clothing \$ 75. 6. Laundry and dry cleaning \$ 35. 7. Medical and dental expenses \$ 200. 8. Transportation (not including car payments) \$ 100. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 20. 10. Charitable contributions \$ 20. 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 59. 9. Life \$ 0. c. Health \$ 0. d. Auto \$ 215. e. Other \$ 0. 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 25. 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0. (Specify) property taxes \$ 325. 13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0. a. Auto \$ 0. b. Other \$ 0.	N		
D. Water and sewer S 65.	5. to property incuration included.	\$	300.00
C. Telephone S 100.0			65.00
A. Other Comcast Cable \$ 100.00	c. Telephone		100.00
3. Home maintenance (repairs and upkeep) \$ 50. 4. Food \$ 500. 5. Clothing \$ 75. 6. Laundry and dry cleaning \$ 35. 7. Medical and dental expenses \$ 200. 8. Transportation (not including car payments) \$ 100. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 20. 10. Charitable contributions \$ 20. 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 59. 12. Life \$ 0. 13. Life \$ 0. 14. Auto \$ 0. 15. Life \$ 0. 16. Cheritable contributed from wages or included in home mortgage payments) \$ 0. 17. Taxes (not deducted from wages or included in home mortgage payments) \$ 0. 18. Life \$ 0. 19. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0. 19. Degretable payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0. 19. Payments for support of additional dependents not living at your home \$ 0. 16. Regular expenses from operation of business, profession, or farm (attach det	·	\$	
Food Soliting So			
5. Clothing \$ 75. 6. Laundry and dry cleaning \$ 35. 7. Medical and dental expenses \$ 200. 8. Transportation (not including car payments) \$ 0.00. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.0. 10. Charitable contributions \$ 0.0. 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 5.9. 1. Health \$ 0.0. 0. Health \$ 0.0. 1. Auto \$ 0.0. 0. Chert \$ 0.0. 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 3.25. (Specify) property taxes \$ 3.25. 13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0.0 14. Alimony, maintenance, and support paid to others \$ 0.0 15. Payments for support of additional dependents not living at your home \$ 0.0 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$			500.00
6. Laundry and dry cleaning \$ 35. 7. Medical and dental expenses \$ 2000. 8. Transportation (not including car payments) \$ 100. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 20. 10. Charitable contributions \$ 20. 11. Insurance (not deducted from wages or included in home mortgage payments) * 59. 1. Life \$ 0. c. Health \$ 0. d. Auto \$ 215. e. Other \$ 20. 12. Taxes (not deducted from wages or included in home mortgage payments) * 215. (Specify) property taxes \$ 325. 13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan; \$ 0. 14. Alimony, maintenance, and support paid to others \$ 0. 15. Payments for support of additional dependents not living at your home \$ 0. 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0. 17. Other \$ 0. 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document: 20. STATEMENT OF MONTHLY NET INCOME \$ 4,265.			75.00
7. Medical and dental expenses 200.1 8. Transportation (not including car payments) \$ 100.9 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 20.1 10. Charitable contributions \$ 20.1 11. Insurance (not deducted from wages or included in home mortgage payments) * 59. 1. Life \$ 0. 2. Health \$ 0. 3. Auto \$ 215. 4. Other \$ 25. 12. Taxes (not deducted from wages or included in home mortgage payments) * 325. 12. Taxes (not deducted from wages or included in home mortgage payments) * 325. 13. Installment payments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0. a. Auto \$ 0. b. Other \$ 0. a. Auto \$ 0. b. Other \$ 0. a. Auto and support paid to others \$ 0. 14. Alimony, maintenance, and support paid to others \$ 0. 15. Payments for support of additional dependents not living at your home \$ 0. 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0. 17. Other	·		35.00
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9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's a. Homeowner's or renter's b. Life c. Health d. Auto c. Health d. Auto d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) property taxes 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) property taxes 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this documents are always and support before the statistical Summary of Schedule 1 a. Average monthly income from Line 15 of Schedule 1 b. Average monthly yepenses from Line 18 above \$ 4,274.	·		100.00
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11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) property taxes 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule 1 b. Average monthly expenses from Line 18 above \$ 4,265.			20.00
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c. Health d. Auto d. Auto so Other so O	a. Homeowner's or renter's	\$	59.00
d. Auto e. Other e. Other so ther so the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 215. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly expenses from Line 18 above \$ 4,265.	b. Life	\$	0.00
e. Other \$ 0.0 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) property taxes \$ 325. 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other \$ 0.0 14. Alimony, maintenance, and support paid to others \$ 400. 15. Payments for support of additional dependents not living at your home \$ 0.0 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.0 17. Other \$ 0.0 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 4,265.7 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,274. b. Average monthly expenses from Line 18 above \$ 4,265.	c. Health	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) property taxes \$ 325. 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 0. b. Other \$ 0. 14. Alimony, maintenance, and support paid to others \$ 400. 15. Payments for support of additional dependents not living at your home \$ 0. 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0. 17. Other \$ 0. 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 4,265.7 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,274. b. Average monthly expenses from Line 18 above \$ 4,265.	d. Auto	\$	215.00
(Specify) property taxes 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 5. O. 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	e. Other	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	12. Taxes (not deducted from wages or included in home mortgage payments)		_
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other \$ 0. 14. Alimony, maintenance, and support paid to others \$ 400. 15. Payments for support of additional dependents not living at your home \$ 0. 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0. 17. Other \$ 0. 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	(Specify) property taxes	\$	325.00
b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.			_
14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	a. Auto	\$	0.00
14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	b. Other	\$	0.00
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	14. Alimony, maintenance, and support paid to others		400.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	15. Payments for support of additional dependents not living at your home		0.00
17. Other \$ 0. 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	17. Other	\$	0.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.		\$	4 265 71
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		4,200.71
a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,274.	19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin	ng the filing of this docu	ment:
b. Average monthly expenses from Line 18 above \$ 4,265.	20. STATEMENT OF MONTHLY NET INCOME		
			4,274.90
c Monthly net income (a minus h)	- • •		4,265.71
6. Monthly het moone (a. mindo 5.)	c. Monthly net income (a. minus b.)	\$	9.19

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Peter Farlinger	Diana Farlinger		Case No.	
			Debtors	, Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,274.90
Average Expenses (from Schedule J, Line 18)	\$ 4,265.71
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,433.34

Case 09-38212 Doc 1 Filed 10/13/09 Entered 10/13/09 18:28:07 Desc Main Document Page 34 of 56

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Peter Farlinger	Diana Farlinger			Case No.	
			Debtors	7	Chapter	7

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$2,900.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$98,877.93
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$101,777.93

Case 09-38212 Doc 1 Filed 10/13/09 Entered 10/13/09 18:28:07 Desc Main Document Page 35 of 56

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Peter Farlinger	Diana Farlinger		Case No.	
			Debtors	Chantor	_
				Chapter	_7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 235,000.00		
B - Personal Property	YES	2	\$ 9,525.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 240,523.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 98,877.93	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 4,274.90
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,265.71
TOTAL		16	\$ 244,525.00	\$ 339,400.93	

Case 09-38212 Doc 1 Filed 10/13/09 Entered 10/13/09 18:28:07 Desc Main Document Page 36 of 56

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Peter Farlinger	Diana Farlinger		Case No.	
			Debtors	·	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

1	declare under penalty of perjury that I have read the forego	oing summary and schedules, consisting of
sheets	, and that they are true and correct to the best of my know	ledge, information, and belief.
Date:	10/13/2009	Signature: s/ Peter Farlinger
		Peter Farlinger
		Debtor
Date:	10/13/2009	Signature: s/ Diana Farlinger
		Diana Farlinger
		(Joint Debtor, if any)
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Case 09-38212 Doc 1 Filed 10/13/09 Entered 10/13/09 18:28:07 Desc Main Document Page 37 of 56

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

				Eastern [Division		
In re:	Peter Farlinger	Diana Farlinger				Case No.	
			Debtors		,		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
32,000.00	employment debtor	2008
40,000.00	employment spouse	2008
28,000.00	employment spouse	2009 year to date
16,000.00	employment debtor	2009 year to date

2. Income other than from employment or operation of business

None **☑** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑** a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF AMOUNT AMOUNT CREDITOR PAYMENTS PAID STILL OWING

Document Page 36 01 30

None **☑** b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

2

None ✓ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

CitiFinantial Services Inc

garnishment

Circuit Court Cook County IL

Post Judgement

v.

Peter Farlinger 09 M1-104909

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

PROPERTY

PROPERTY

CitiFinancial Services Inc c/o Richard A. Snow 123 W. Madison St. #310 Chicago, IL 60602 07/28/2009

wages

Document Page 39 of 56

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DATE OF REPOSSESSION, AND VALUE OF NAME AND ADDRESS FORECLOSURE SALE. **PROPERTY** OF CREDITOR OR SELLER TRANSFER OR RETURN

Wachovia Bank **POB 51457** Ontario CA 91761

2003 Dodge ram Conversion Van 02/05/2009

\$17,570.89

3

6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None $\mathbf{\Lambda}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS DATE OF OF COURT AND VALUE OF OF CUSTODIAN **CASE TITLE & NUMBER ORDER PROPERTY**

7. Gifts

None $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

8. Losses

None $\mathbf{\Lambda}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF AND VALUE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

Document Page 40 of 56

9. Payments related to debt counseling or bankruptcy

None $\mathbf{\Lambda}$

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF PAYMENT, OF PAYEE NAME OF PAYOR IF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

4

OTHER THAN DEBTOR OF PROPERTY

10. Other transfers

None V

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

RELATIONSHIP TO DEBTOR DATE DESCRIBE PROPERTY

TRANSFERRED

AND VALUE RECEIVED

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **National City POB 8043**

Royal Oak MI 48068-8043

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

checking

AMOUNT AND DATE OF SALE **OR CLOSING**

10.00

12. Safe deposit boxes

None $\mathbf{\Lambda}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER.

IF ANY CONTENTS

Document

5

13. Setoffs

None $\mathbf{\Delta}$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR **SETOFF SETOFF**

14. Property held for another person

List all property owned by another person that the debtor holds or controls. None

NAME AND ADDRESS **DESCRIPTION AND VALUE**

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None $\mathbf{\Lambda}$

Ø

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None $\sqrt{}$

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None \square

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None \square

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

NATURE OF

BUSINESS

6

BEGINNING AND ENDING

DATES

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

(ITIN)/ COMPLETE EIN

TAXPAYER-I.D. NO.

None \square NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature Date 10/13/2009 s/ Peter Farlinger of Debtor **Peter Farlinger**

Date 10/13/2009 Signature s/ Diana Farlinger

of Joint Debtor Diana Farlinger

(if any)

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re	Peter Farlinger Diana Farlinger	. Case No.	
	Debtors	Chapter 7	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Chase	Describe Property Securing Debt: single family home at 1238 S. Highland Ave. Berwyn, IL 60402
Property will be <i>(check one)</i> : ☐ Surrendered	
If retaining the property, I intend to <i>(check at least one)</i> : ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	_ (for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : Claimed as exempt	☑ Not claimed as exempt
Property No. 2	
Creditor's Name: Wells Fargo	Describe Property Securing Debt: 2005 Pontiac Grand Am
Property will be <i>(check one)</i> : ☐ Surrendered	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	_ (for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : Claimed as exempt	✓ Not claimed as exempt

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B 8 (Official Form 8) (12/08)

Property No. 1									
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):							
0 continuation sheets attached	(if any)								
	declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.								
Date: 10/13/2009	s/ Peter Farlinger								
	Peter Farlinger								
	Signature of Debtor								
	s/ Diana Farlinger								
	Diana Farlinger								
	Signature of Joint Debto	r (if any)							

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Form B1, Exhibit C (9/01)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

In re:	Peter Farlinger			Case No.:	
	Diana Farlinger			Chapter:	7
		Debtor(s)			
		Exhibit "C" to	Voluntary Petition		
	or that, to the best of t	ne debtor's knowledge, p	onal property owned by or in possooses or is alleged to pose a three safety (attach additional sheets if	at of	
or other	1, describe the nature wise, that poses or is a	and location of the dang	or item of personal property iden gerous condition, whether enviror of imminent and identifiable harm ssary):	nmental	
N/A					

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B22A (Official Form 22A) (Chapter 7) (12/08)

In re Peter Farlinger, Diana Farlinger	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
Debtor(s)	☐ The presumption arises
Case Number:	☑ The presumption does not arise
(If known)	☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
IA	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	 a.
	☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	 b.
	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	 Marital/filing status. Check the box that applies and complete the balance of this part of this a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. □ Married, not filing jointly, with declaration of separate households. By checking this be penalty of perjury: "My spouse and I are legally separated under applicable non-bank and I are living apart other than for the purpose of evading the requirements of § 707 Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. □ Married, not filing jointly, without the declaration of separate households set out in line both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. ☑ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month 				res under y spouse Bankruptcy mplete
	before the filing. If the amount of monthly incodivide the six-month total by six, and enter the	ome varied during the	e six months, you must	Debtor's Income	Income
3	Gross wages, salary, tips, bonuses, overting	me, commissions.		\$0.00	\$3,433.34
4	Income from the operation of a business, public a and enter the difference in the appropriation one business, profession or farm, enter a attachment. Do not enter a number less than expenses entered on Line b as a deduction	ate column(s) of Line aggregate numbers a zero. Do not include	e 4. If you operate more and provide details on an e any part of the business		
	a. Gross Receipts		\$ 0.00		
	b. Ordinary and necessary business expenses c. Business income		\$ 0.00 Subtract Line b from Line a	\$0.00	\$0.00
5	Rent and other real property income. Subtr in the appropriate column(s) of Line 5. Do not include any part of the operating expenses a. Gross Receipts b. Ordinary and necessary operating expenses c. Rent and other real property income	t enter a number le	ss than zero. Do not	\$0.00	\$0.00
6	Interest, dividends, and royalties.			\$0.00	\$0.00
7	Pension and retirement income.			\$0.00	\$0.00
8	Any amounts paid by another person or entexpenses of the debtor or the debtor's depethat purpose. Do not include alimony or separately your spouse if Column B is completed.	endents, including	child support paid for	\$0.00	\$0.00
9	Unemployment compensation. Enter the and However, if you contend that unemployment of was a benefit under the Social Security Act, did Column A or B, but instead state the amount in the social Security Act, did not be so	compensation receive o not list the amount	ed by you or your spouse		
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$
10	Income from all other sources. Specify sources on a separate page. Do not include a paid by your spouse if Column B is con alimony or separate maintenance. Do not Security Act or payments received as a victim a victim of international or domestic terrorism.	alimony or separate npleted, but include include any benefits n of a war crime, crii	e maintenance payments de all other payments of received under the Social		

	Total and enter on Line 10.	\$0.00	\$0.00		
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 thru 10 in Column B. Enter the total(s).	\$0.00	\$3,433.34		
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ 3,433.34			
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (T information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: Lb. Enter debtor's household size: 0		\$		
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.				
15	☐ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presult arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.				
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)	
16	Enter the amount from Line 12.	\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.	
	a. \$	
	Total and enter on Line 17.	\$
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$
	Part V. CALCULATION OF DEDUCTIONS FROM INCOME	
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$

B22A (Official Form 22A) (Chapter 7) (12/08)

19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.					
	Household members under 65	years of age	Household members 65 years of	age or older		
	a1. Allowance per member	а	a2. Allowance per member			
	b1. Number of members	h	Number of members			
	c1. Subtotal	С	Subtotal		\$	
20A	Local Standards: housing and ut and Utilities Standards; non-mortgainformation is available at www.usc	age expenses for the	applicable county and household		\$	
20B	Local Standards: housing and ut the IRS Housing and Utilities Standinformation is available at <a href="https://www.usc.total.org/www.usc.</td><td>lards; mortgage/rent
doj.gov/ust/ or from the
ents for any debts se
sult in Line 20B. Do r
lards; mortgage/rental es</td><td>expense for your county and hous he clerk of the bankruptcy court); ecured by your home, as stated in Lenot enter an amount less than zeexpense \$</td><td>ehold size (this
enter on Line b the
Line 42; subtract</td><td></td></tr><tr><th></th><th>c. Net mortgage/rental expense</th><th></th><th>Subtract Line b from Line a</th><th></th><th>\$</th></tr><tr><th>21</th><th>Local Standards: housing and ut
and 20B does not accurately comp
Utilities Standards, enter any addit
for vour contention in the space bel</th><th>oute the allowance to ional amount to which</th><th>which you are entitled under the</th><th>IRS Housing and</th><th>\$</th></tr><tr><th></th><th>Local Standards: transportation;
an expense allowance in this categorand regardless of whether you use</th><th>ory regardless of whe</th><th>ether you pay the expenses of oper</th><th></th><th></th></tr><tr><th>22A</th><th>Check the number of vehicles for ware included as a contribution to your lf you checked 0, enter on Line 22A Transportation. If you checked 1 or Local Standards: Transportation for Statistical Area or Census Region. (the bankruptcy court.)</th><th>ur household expens
the " public="" transpor<br="">2 or more, enter on I the applicable numb<th>ses in Line 8. U 0 U 1 L rtation" amount from IRS Local Sta Line 22A the "Operating Costs" am per of vehicles in the applicable Me</th><th>2 or more. andards: ount from IRS tropolitan</th><th>\$</th>	ses in Line 8. U 0 U 1 L rtation" amount from IRS Local Sta Line 22A the "Operating Costs" am per of vehicles in the applicable Me	2 or more. andards: ount from IRS tropolitan	\$		
22B	Local Standards: transportation; expenses for a vehicle and also use additional deduction for your public amount from IRS Local Standards: the clerk of the bankruptcy court.)	e public transportatio transportation exper	on, and you contend that you are ennses, enter on Line 22B the "Public	ntitled to an Transportation"	\$	

	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs \$				
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.				
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a	\$			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costsb. Average Monthly Payment for any debts secured by Vehicle 2, \$				
	as stated in Line 42	\$			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes. social security taxes. and Medicare taxes. Do not include real estate or sales taxes.				
	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and				
26	Be and the later the second and the second and the second at the second the s	\$			
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.				
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.				
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.				
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service— such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously				
	deducted.	\$			
33		\$			
Subpart B: Additional Living Expense Deductions					
	Note: Do not include any expenses that you have listed in Lines 19-32				

	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your					
34		e, or your dependen Health Insurance		T &		
	a. b.	Disability Insurar		\$ \$		
	C.	Health Savings A		\$		
		J		,		
	Total a	and enter on Line 34	.			\$
			pend this total amount, state	your actual total ave	rage monthly expenditures in	
	-	ace below:				
	\$					
	Contir	ued contributions	to the care of household or	family members. Er	nter the total average actual	
35			u will continue to pay for the re			\$
		, chronically ill, or d to pay for such exp	lisabled member of your house	ehold or member of yo	our immediate family who is	The state of the s
				orago rossanahly nasa	pager, monthly avanges that	
36			y violence. Enter the total ave aintain the safety of your fami			\$
					required to be kept confidential	
	by the					
			er the total average monthly a			
37	Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must					\$
	provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					
	Educa	tion expenses for	dependent children less tha	n 18. Enter the total a	average monthly expenses that	
			exceed \$137.50 per child, for a			
38	secondary school by your dependent children less than 18 years of age. You must provide your case					
					ain why the amount claimed	\$
	is reasonable and necessary and not already accounted for in the IRS Standards. Additional food and clothing expense. Enter the total average monthly amount by which your food and					
	clothin	g expenses exceed	the combined allowances for	food and clothing (app	parel and services) in the IRS	
39	National Standards, not to exceed 5% of those combined allowances. (This information is available at					
	www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					
	unioui	T Claimed 13 rease	Thable and necessary.			
40				•	o contribute in the form of cash or	
	financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).					\$
41	Total /	Additional Expens	e Deductions under § 707(b)	. Enter the total of Lin	nes 34 through 40.	\$
			Subpart C: Deduct	tions for Debt Paym	ent	
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
		Name of	Property Securing the Debt	Average	Does payment	
		Creditor		Monthly	include taxes	
	a.			Payment \$	or insurance? ☐ yes ☐ no	
	۵.			*	Total: Add Lines a h and c	.
					TOTAL ADD LINES A D AND C	

43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount Total: Add Lines a, b and c			
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.			
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. a. Projected average monthly Chapter 13 plan payment. b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) c. Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b			
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.		\$	
Subpart D: Total Deductions from Income				
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.			

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$			
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$			
	Initial presumption determination. Check the applicable box and proceed as directed.				
52	☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
	☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).				
53	Enter the amount of your total non-priority unsecured debt	\$			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$			
	Secondary presumption determination. Check the applicable box and proceed as directed.				
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				

Part VII. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. 56 Expense Description Monthly Amount \$ Total: Add Lines a, b, and c Part VIII: VERIFICATION I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.) Signature: s/ Peter Farlinger Date: 10/13/2009 57 Peter Farlinger, (Debtor) Signature: s/ Diana Farlinger Date: 10/13/2009 Diana Farlinger, (Joint Debtor, if any)

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

			Eastern Division		
In r	Peter Farlinger		Diana Farlinger	Case No.	
	Debt	ors		Chapter 7	
	DISCLOSUF	RE C	OF COMPENSATION (FOR DEBTOR	OF ATTORNEY	
i	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy and that compensation paid to me within one year paid to me, for services rendered or to be render connection with the bankruptcy case is as follows	ar befo ed on l	re the filing of the petition in bankruptcy	, or agreed to be	
	For legal services, I have agreed to accept			\$	2,100.00
	Prior to the filing of this statement I have red	eived		\$	2,100.00
	Balance Due			\$	0.00
2.	The source of compensation paid to me was:				
	☑ Debtor		Other (specify)		
3.	The source of compensation to be paid to me is:				
	☐ Debtor		Other (specify)		
4.	I have not agreed to share the above-disc of my law firm.	closed	compensation with any other person un	less they are members and associat	tes
5.	☐ I have agreed to share the above-disclose my law firm. A copy of the agreement, to attached. In return for the above-disclosed fee, I have agree including:	gether	with a list of the names of the people sh	aring in the compensation, is	
	 a) Analysis of the debtor's financial situation a petition in bankruptcy; 	, and r	rendering advice to the debtor in determ	ining whether to file	
	b) Preparation and filing of any petition, sch	edules	, statement of affairs, and plan which m	ay be required;	
	c) Representation of the debtor at the meeti	ng of c	reditors and confirmation hearing, and a	any adjourned hearings thereof;	
	d) [Other provisions as needed] None				
6.	By agreement with the debtor(s) the above disc	osed f	ee does not include the following service	es:	
	None				
			CERTIFICATION		
re	I certify that the foregoing is a complete statem epresentation of the debtor(s) in this bankruptcy			nent to me for	
D	Dated: 10/13/2009				
			s/JQuinn		

Jill Rose Quinn, Bar No. 06184392

Law Offices of Jill Rose Quinn

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

We, the debtors, affirm that we have received and read this notice.

Peter Farlinger	X <u>s/ Peter Farlinger</u>	10/13/2009	
Diana Farlinger	Peter Farlinger		
Diana Familiger	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	xs/ Diana Farlinger	10/13/2009	
Case No. (if known)	Diana Farlinger		
`	Signature of Joint Debtor	Date	